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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Morea et al.

Serial No.: 09/476,384

Filed: December 30, 1999

For: METHOD AND SYSTEM FOR  
PROVIDING PERSONAL  
MERCHANT ACCOUNTS TO  
INTERNET CONSUMERS

TRANSMITTAL OF SUBSTITUTE DECLARATION

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed for filing in the above-referenced application is the following Substitute Declaration and Power of Attorney for the inventor John Duncan, intended as a substitute for the previously filed Declaration and Power of Attorney. This substitute Declaration and Power of Attorney is being filed because John Duncan did not date the previously filed Declaration and Power of Attorney. This substitute Declaration and Power of Attorney is a copy of the previously filed Declaration and Power of Attorney for John Duncan to which the date of signing has been added by his authorization.

Respectfully submitted,

*Adam Avrunin*

By: Adam Avrunin  
Reg. No. 45,457

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404/949-2400  
J&A Docket: 06042-0180

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on July 3, 2000.

*Adam Avrunin*

Adam Avrunin - Reg. No. 45,457

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## DECLARATION AND POWER OF ATTORNEY

JUL 07 2000

Attorney's Docket No. 06042-0180

As a below named inventor, I, John Duncan, hereby declare that my residence, post office address and citizenship are as stated below next to my name. I believe I am an original, second and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **METHOD AND SYSTEM FOR PROVIDING PERSONAL MERCHANT ACCOUNTS TO INTERNET CONSUMERS** the specification of which:

☐ is attached hereto.

☒ was filed on December 30, 1999, as Application No. 09/476,384.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used by others in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to the date of this application. I further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. *I understand that I have a duty of candor and good faith toward the Patent and Trademark Office*, and I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

Application No.	Country	Filing Date	Priority Claimed Under 35 USC §119
N/A			Yes _____ No _____

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

(Application No.)	(Filing Date)	(Application No.)	(Filing Date)
N/A			

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter disclosed and claimed in the present application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No.	Filing Date	Status: patented, pending, abandoned
N/A		

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

**POWER OF ATTORNEY:** The following attorneys are hereby appointed to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: Anthony B. Askew - 24,154; Roger T. Frost - 22,176; Jeffrey E. Young - 28,490; Robert E. Richards - 29,105; John R. Harris - 30,388; Stephen M. Schaezel - 31,418; Larry A. Roberts - 31,871; Gregory T. Gronholm - 32,415; Dale Lischer - 28,438; Peter G. Pappas - 33,205; James Dean Johnson - 31,771; Daniel J. Warren - 34,272; Leona G. Young - 37,266; Jamie L. Greene - 32,467; Holmes J. Hawkins III - 38,913; Mary Anthony Merchant - 39,771; William L. Warren - 36,714; Brenda Ozaki Holmes - 40,339; James D. Withers - 40,376; Kimberly J. Prior - 41,483; Theodore M. Green - 41,801; Christopher J. Leonard - 41,940; Christos S. Kyriakou - 42,776; John K. McDonald - 42,860; Michael S. Pavento - 42,985; Suzanne Seavello Shope - 37,933; M. Scott Boone - 42,341; Sima Singadia Kulkarni - 43,732; A. Shane Nichols - 43,836; Christopher J. Chan - 44,070; Collen A. Beard - 38,824; John M. Briski - 44,562; Lisa C. Elsevier - 44,669; S. Craig Hemenway - 44,759; Paul E. Knowlton - 44,842; Cheryl L. Huseman - P45,392; Adam Avrunin - P45,457; Shelby B. Grier - P45,785; Vaibhav P. Kadaba - P45,865

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Full name of third inventor: John Duncan	Citizenship: United States of America
Inventor's signature: <i>[Signature]</i>	Date: March 6, 2000 (date added by authorization AA)
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☒ Additional inventors are being named on separately numbered sheets attached hereto.